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FORT WORTH BUILDERS SUPPLY COMPANY,

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BUILDERS' HARDWARE.

Anyone desiring to build a house can purchase anything necessary (except lumber) at lowest market prices. All kinds of metal work done.

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201 and 203 Main Street.

HOW TO MAKE MONEY.

A Young Mechanic Asks the Important Question.

He Is Told by Three Wealthy and Successful Men What to Do,

INVEST IN REAL ESTATE.

How to make money.

That is the question that agitates the minds of millions of people.

Not long since a young man addressed a letter to a number of wealthy men, asking them how to make money.

This letter was written by a young mechanic of a western city, a fine specimen of the sober, industrious, thrifty, American workingman—one who is determined to conquer fortune and to become wealthy and distinguished.

March 20, 1890.

DEAR SIR—Knowing that you are a self-made man and have achieved wealth by your own exertions, I take the liberty of asking your advice. I am a young mechanic with a wife and child. I make good wages, and am able, by strict economy, to save about \$10 per month. I now have about \$500, and am at a loss to know what to do with it. Will you kindly tell me what you consider the best investment for small savings with a view to making them the nucleus of a great fortune? Would you advise that they be deposited in a savings bank or invested

in real estate or good stocks or bonds? Will you also please give me any general directions of advice that you think will aid a young man, just starting in life, to become rich? I enclose stamp and shall be greatly obliged for the favor of an answer. Respectfully yours,

He received a number of replies, among them the following from three noted men:

Hon. Roswell P. Flower, the millionaire member of congress from the Twelfth New York district, sends the subjoined reply to my young friend's letter:

HOUSE OF REPRESENTATIVES, U. S.,
WASHINGTON, March 25, 1890.

MY DEAR SIR—In reply to your letter of the 20th inst., I would say that it would seem to me, were I in your position, that I would buy some real estate in your city. You cannot duplicate real estate. You can duplicate any other kind of security, and as the country grows, real estate will improve in value.

You could doubtless buy a small piece of property that would rent for more

than enough to pay the taxes upon it and the interest on the mortgage you would have to give. This surplus you can save, in addition to what you are now saving out of your wages, and you could apply it to paying off the mortgage. My answer, therefore, to the first question contained in your letter is that real estate is the best investment for small savings to make them the basis of a fortune.

I know of no better way for a young man just starting in life to become rich than to be always sober, honest, industrious and economical, to be true to his employers and himself, to save all he can without being parsimonious, and to invest his savings judiciously in the way I have indicated. Very truly yours,
ROSWELL P. FLOWER.

Hon. Benjamin F. Butler, the millionaire manufacturer, lawyer, soldier and statesman, coincides with Mr. Flower's high estimate of real estate as an investment, as will be seen below.

LOWELL, MASS., March 20, 1890.
DEAR SIR—All the improved real estate

in Boston, as a rule, has paid its interest and taxes and quadrupled in value during the past fifty years, while during the same period 90 per cent of all the merchants and traders in the city have failed and 90 per cent of all the business corporations have either done likewise or gone out of business, so that their stock has been wiped out. In view of these facts I think it may be unhesitatingly asserted that nothing else is so safe an investment for small savings as improved real estate. Nothing is likely to grow in value faster.

You had therefore better buy a piece of improved real estate, however small, that will pay rent. Pay in cash what little money you have and give your notes, secured by a mortgage, for the balance in small sums falling due at short intervals, and then use all your extra income in paying them off. You never incur any risk in discounting your own notes, and when your friends find that you are placing your money where it is perfectly secure they will be glad to

assist you if those should fall due a little too rapidly. Thus in a short time, and almost before you know it you will have a considerable and safe investment.

If you had a rich father who would furnish the cash to start you in business, you would probably do better in the long run if you invested it in the way I have pointed out rather than to risk it in trade, meanwhile earning your living by working for a salary.

For a young man just starting out in life, whose ambition it is to become rich, I would say never do a mean thing for money. Yours truly,
BENJAMIN F. BUTLER.

The great Barnum writes:

NEW-BRIDGEPORT, Conn., April 7, 1890.

DEAR SIR—The safest plan and the one most sure of success for the young man starting in life is to select the vocation which is the most congenial to his tastes. He should then be careful to keep himself in good health, for that is the foundation of success in life—the substratum

of fortune. Shun rum and tobacco. You must have a clear brain to make money. You cannot carry on business successfully if your brain is muddled and your judgment warped by intoxicating drink. Keep out of debt. Debt drags a man down more than anything else. It destroys his self-respect and makes him almost despicable in his own eyes.

Put what money you have and all you may save in the future at interest where it will be well secured. Real estate is the most safe of all investments. Money at interest with good security, will work more faithfully than anything else in the world. It never stops, day or night, no matter if the weather be wet or dry.

Engage in one kind of business only, and stick to it faithfully until you succeed, or until your experience shows you that you should abandon it. Whatever you engage in make it your constant aim to be and to have the very best in your line. When sure you are in the right path, persevere.

To make money dishonestly is the

hardest thing in life. Therefore preserve your integrity. Remember that the road to wealth lies in expending less than we earn.

There is certainly good advice, and there are hundreds in Fort Worth who can follow it.

James Ryan has a number of cost houses built on first-class lots in the city which he will sell on small payments, monthly or otherwise. He will give all a chance to get a home or make a profitable investment. It is much better to buy improved property as an investment, for the rents more than pay the interest and the natural increase in value is not profit. Improved property is always more salable than vacant lots. We have superior advantages for obtaining building material, and can therefore greatly reduce the cost of good houses to our customers. Write or call on

JAMES RYAN & CO.,

Merchants' National Bank Building, Fort Worth, Texas.